

Information to identify the case:

Debtor 1

Terry A. DeSande

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1810

EIN --

Debtor 2

Linda A. DeSande

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5907

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-13805-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry A. DeSande

Linda A. DeSande

7/31/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry A. DeSande
Linda A. DeSande
Debtors

Case No. 19-13805-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 31, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	Terry A. DeSande, Linda A. DeSande, 93 Eton Ron, Toms River, NJ 08757
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518224388	+ Berkeley Township Sewerage Authority, 255 Atlantic City Blvd, Bayville, NJ 08721-1296
518047539	+ Ditech Financial, LLC, c/o KML Law Firm, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
518047549	+ First Atlantic FCU, 468 Industrial Way W, Eatontown, NJ 07724-2210
518047551	+ First Savings Credit Card, PO Box 30281, Salt Lake City, UT 84130-0281
518047552	+ Independent Investors, 24 Shawnee Court, Medford, NJ 08055-9708
518047556	+ Lillian Zhang, 11 Walnut Street, Livingston, NJ 07039-2507
518047562	+ Portfolio Recovery, c/o Craner Satkin Scheer, et al, 320 Park Avenue, PO Box 367, Norfolk, VA 23501
518047563	+ Portfolio Recovery, c/o Craner Satkin Scheer, et al, 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367
518047564	+ Santander Bank, PO Box 961245, Orlando, FL 32896-0001
518047565	+ Silver Ridge Park West Homeowners Assoc., 145 Westbrook Drive, Toms River, NJ 08757-4703
518210293	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518047567	+ Tiffany DeSande, 610 Barnegat Avenue, Apt. 2, Seaside Heights, NJ 08751-2365
518047568	+ Trystone Capital Assets, LLC, PO Box 1030, Brick, NJ 08723-0090
518047569	+ US Bank Cust for PC4 & Crdtrs, Tax Lien Svc Group, 50 South 16th Street, Suite 2050, Philadelphia, PA 19102-2516
518047570	+ US Bank for FNA Jersey Boi, LLC, 50 S. 16th Street, Suite 2050, Philadelphia, PA 19102-2516
518047571	+ WaWa, 260 W. Baltimore Pike, Media, PA 19063-5620
518047572	+ Zullily Credit Card, 10 Emery Street, Bethlehem, PA 18015-1927

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 31 2023 21:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 31 2023 21:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 31 2023 21:31:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 31 2023 21:31:00	Santander Consumer USA, Inc., P.O Box 961245, Ft. Worth, TX 76161-0244
518047542	+ Email/Text: bk@avant.com	Jul 31 2023 21:32:00	Avant, 640 North LaSalle Street, Chicago, IL 60654-3781
518132285	+ EDI: COMCASTCBLCENT	Aug 01 2023 01:23:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931

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518047543	+ EDI: CAPITALONE.COM	Aug 01 2023 01:23:00	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
518153891	+ EDI: AIS.COM	Aug 01 2023 01:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518047545	EDI: RMSC.COM	Aug 01 2023 01:23:00	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518224270	+ EDI: CITICORP.COM	Aug 01 2023 01:23:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518047547	Email/PDF: creditonebknotifications@resurgent.com	Jul 31 2023 21:43:14	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518078405	+ Email/Text: RASEBN@raslg.com	Jul 31 2023 21:31:00	DITECH FINANCIAL LLC, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518047548	+ EDI: DISCOVER.COM	Aug 01 2023 01:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518060702	EDI: DISCOVER.COM	Aug 01 2023 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518047550	Email/Text: BNSFN@capitalsvcs.com	Jul 31 2023 21:31:00	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
518168196	EDI: JEFFERSONCAP.COM	Aug 01 2023 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518047540	EDI: JPMORGANCHASE	Aug 01 2023 01:23:00	Amazon, C/O Chase Cardmember Services, PO 15298, Wilmington, DE 19850
518579186	Email/PDF: resurgentbknotifications@resurgent.com	Jul 31 2023 21:43:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579185	Email/PDF: resurgentbknotifications@resurgent.com	Jul 31 2023 21:43:15	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518208392	Email/PDF: resurgentbknotifications@resurgent.com	Jul 31 2023 21:32:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518047553	+ EDI: LENDNGCLUB	Aug 01 2023 01:23:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
518047555	Email/Text: ml-ebn@missionlane.com	Jul 31 2023 21:30:00	Lendup Card Services, Inc, PO Box 4517, Carol Stream, IL 60197-4517
518047557	EDI: RMSC.COM	Aug 01 2023 01:23:00	Mavis Tire/Synchrony Care Care, PO Box 960061, Orlando, FL 32896-0061
518404136	+ Email/Text: mtgbk@shellpointmtg.com	Jul 31 2023 21:31:00	New Residential Mortgage LLC, NewRez LLC, DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC 29603-0826
518404135	Email/Text: mtgbk@shellpointmtg.com	Jul 31 2023 21:31:00	New Residential Mortgage LLC, NewRez LLC, DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518067080	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 31 2023 21:31:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518047558	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 31 2023 21:31:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
518047560	EDI: RMSC.COM	Aug 01 2023 01:23:00	PC Richard/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518047561	EDI: RMSC.COM	Aug 01 2023 01:23:00	PEP Boys/Synchrony Car Care, PO Box 960061, Orlando, FL 32896-0061
518220389	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC,

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			C/Osynchrony Bank, POB 41067, Norfolk VA 23541
518710339	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518710340	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518220428	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518206912	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518206910	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518206908	EDI: PRA.COM	Aug 01 2023 01:23:00	Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541
518047559	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
518224512	+ Email/Text: bncmail@w-legal.com	Jul 31 2023 21:31:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518103334	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 31 2023 21:31:00	Santander Consumer USA Inc, POB 961245, Fort Worth, TX 76161-0244
518102030	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 31 2023 21:31:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518047566	^ MEBN	Jul 31 2023 21:29:24	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518539767	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518050202	+ EDI: RMSC.COM	Aug 01 2023 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518208798	+ EDI: AIS.COM	Aug 01 2023 01:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177058	EDI: WFFC2	Aug 01 2023 01:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518047541		Asset Acceptance, LLC, C/O Christopher I. Moyan, 2401 Stanley Gault Parkway
cr	*+	DITECH FINANCIAL LLC, RAS CITRON, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518047544	*+	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
518047546	*	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518047554	*+	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
518229721	##	DITECH FINANCIAL LLC, PO BOX 12740, TEMPE AZ 85284-0046

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Eugene D. Roth	on behalf of Debtor Terry A. DeSande erothesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Linda A. DeSande erothesq@gmail.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor DITECH FINANCIAL LLC laura.egerman@mccalla.com bkyecf@rasflaw.com;legerman@raslg.com
Phillip Andrew Raymond	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Shauna M Deluca	on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14